

**Information to identify the case:**

Debtor 1	<b>Carmen D. Fusca</b>	Social Security number or ITIN	<b>xxx-xx-1507</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court		Date case filed in chapter	<b>11 10/2/16</b>
<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case converted to chapter	<b>7 9/12/17</b>
Case number: <b>16-23697-CMB</b>			

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carmen D. Fusca	
2. All other names used in the last 8 years		
3. Address	4 Imperial Court Pittsburgh, PA 15215	
4. Debtor's attorney Name and address	David Z. Valencik Calaiairo Valencik 428 Forbes Ave., Suite 900 Pittsburgh, PA 15219	Contact phone 412-232-0930
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 9/12/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 16, 2017 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Liberty Center, 7th Floor,          Room 740, 1001 Liberty          Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/15/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 1/14/18</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 3/31/17</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	



## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Carmen D. Fusca  
DebtorCase No. 16-23697-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 309BPage 1 of 3  
Total Noticed: 47

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db #+Carmen D. Fusca, 4 Imperial Court, Pittsburgh, PA 15215-1036  
 aty +Donald R. Calaiaro, Calaiaro Valencik, 428 Forbes Ave., Suite 900,  
 Pittsburgh, PA 15219-1621  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6107  
 aty +Joseph A. Fidler, Enterprise Bank, 4091 Mount Royal Boulevard,  
 Allison Park, PA 15101-2917  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1900  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917  
 acc +Joshua A. Jones, BeanCounters Tax & Accounting Services, 505 Valley Brook Rd., Suite 203,  
 McMurray, PA 15317-3439  
 cr +Pine-Richland School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +Richland Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14299231 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,  
 Pittsburgh, PA 15234)  
 14299230 #+Collection Service Cen, Po Box 68, Altoona, PA 16603-0068  
 14362723 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14347799 +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,  
 Allison Park, PA 15101-2917  
 14302375 +Enterprise Bank, c/o Joseph Fidler, Esq., 4091 Mt. Royal Blvd.,  
 Allison Park, PA 15101-2917  
 14299232 Enterprise Bank, 401 Mount Royal Boulevard, Allison Park, PA 15101  
 14316300 +Financial Pacific Leasing, Inc., 3455 S 344th Way, Ste. 300, Federal Way, WA 98001-9546  
 14330883 +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528  
 14299234 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 14363490 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982  
 14382102 +PNC Mortgage, a division of PNC Bank, NA, 3232 Newmark Drive, Attn: Bankruptcy,  
 Miamisburg, OH 45342-5421  
 14347549 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14362724 +Pine-Richland School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14299235 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14362768 +Richland Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14376789 UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123  
 14374997 UPMC Passavant, PO Box 1123, Minneapolis, MN 55440-1123  
 14374998 UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123  
 14376808 University of Pittsburgh Physicians, PO Box 1123, Minneapolis MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dvalencik@c-vlaw.com Sep 13 2017 02:32:04 David Z. Valencik,  
 Calaiaro Valencik, 428 Forbes Ave., Suite 900, Pittsburgh, PA 15219  
 tr +EDI: BRCCRAWFORD.COM Sep 13 2017 02:28:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2017 02:32:29 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 13 2017 02:32:33  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14299228 +EDI: CAPITALONE.COM Sep 13 2017 02:28:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14326325 EDI: CAPITALONE.COM Sep 13 2017 02:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14299229 +EDI: CHASE.COM Sep 13 2017 02:28:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298

District/off: 0315-2

User: mgut  
Form ID: 309B

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Total Noticed: 47

Date Rcvd: Sep 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14380251 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:07 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14299233 +EDI: ESCALLATE.COM Sep 13 2017 02:28:00 Escallate LLC, Attn:Bankruptcy,  
5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584  
14330916 +EDI: IRS.COM Sep 13 2017 02:28:00 Internal Revenue Service, 1000 Liberty Ave Room 711B,  
Pittsburgh, PA 15222-4107  
14302066 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2017 02:32:29  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
14318837 EDI: Q3G.COM Sep 13 2017 02:28:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788  
14302171 EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr PNC BANK, NATIONAL ASSOCIATION  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14299241\* ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,  
Pittsburgh, PA 15234)  
14299238\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
14299239\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
14299240\* +Collection Service Cen, Po Box 68, Altoona, PA 16603-0068  
14299242\* Enterprise Bank, 401 Mount Royal Boulevard, Allison Park, PA 15101  
14299243\* +Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584  
14366071\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
14299244\* +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
14299245\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

TOTALS: 2, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Carmen D. Fusca dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Carmen D. Fusca dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pine-Richland School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Richland Township jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com

District/off: 0315-2

User: mgut  
Form ID: 309B

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 13